

FILED
5/24/22 8:19 am
CLERK
U.S. BANKRUPTCY
COURT - WDP

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

James G. Gallatin : Bankruptcy Case No. 22-20736-TPA
Debtor(s) : Chapter 13

PLAN CONFIRMATION ORDER

AND NOW, this 24th of May, 2022, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

A The Chapter 13 Plan dated April 20, 2022, except as modified herein as numbered, below, is **CONFIRMED** in accord with 11 USC 1325. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is \$2,059.

1. The secured claim(s) of the following Creditor(s) shall govern as to the claim amount and are to be paid at the modified plan interest rate, in a monthly amount determined by the Trustee, as payment in full: **PA SECU**. (B10)

B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.

5. **Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

C IT IS FURTHER ORDERED THAT:

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

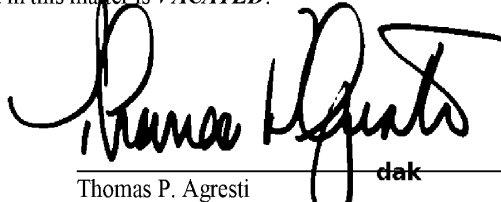
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti
United States Bankruptcy Judge

cc: All Parties in interest to be served by Clerk immediately

In re:
James G. Gallatin
Debtor

Case No. 22-20736-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 24, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2022:

Recip ID	Recipient Name and Address
db	+ James G. Gallatin, 61 Cristy Drive, Uniontown, PA 15401-8921
15483290	+ PO BOX 67013, HARRISBRUG, PA 17106-7013
15474058	+ Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15481381	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 24 2022 23:59:45	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15474044	+ Email/PDF: bncnotices@becket-lee.com	May 24 2022 23:59:49	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15474045	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 24 2022 23:51:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15474050	Email/Text: Bankruptcy.RI@Citizensbank.com	May 24 2022 23:51:00	Citizens Bank, Attn: Bankruptcy, One Citizens Dr, Providence, RI 02903
15477763	Email/Text: Bankruptcy.RI@Citizensbank.com	May 24 2022 23:51:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15474046	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2022 23:59:43	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15483510	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 24 2022 23:59:48	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15474049	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 24 2022 23:59:49	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15474051	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2022 23:59:49	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15482172	Email/Text: mrdiscen@discover.com	May 24 2022 23:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15474052	+ Email/Text: mrdiscen@discover.com	May 24 2022 23:51:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15474053	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	May 24 2022 23:51:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
15474047	Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2022 23:59:51	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15474048	Email/PDF: ais.chase.ebn@aisinfo.com	May 24 2022 23:59:51	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15482998	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 24 2022 23:51:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

District/off: 0315-2

User: auto

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Date Rcvd: May 24, 2022

Form ID: pdf900

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15479341	Email/PDF: MerrickBKNotifications@Resurgent.com	May 24 2022 23:59:44	USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15474054	+ Email/Text: bankruptcynotices@psecu.com	May 24 2022 23:51:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15483289	+ Email/Text: bankruptcynotices@psecu.com	May 24 2022 23:51:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15483292	+ Email/Text: bankruptcynotices@psecu.com	May 24 2022 23:51:00	PSECU, PO BOX 67013, HARRISBRUG, PA 17106-7013
15474055	+ Email/Text: bankruptcyteam@quickenloans.com	May 24 2022 23:51:00	PSECU, PO BOX 67013, HARRISBRUG 17106-7013
15483347	+ Email/Text: bankruptcyteam@quickenloans.com	May 24 2022 23:51:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15474565	+ Email/PDF: gecsed@recoverycorp.com	May 24 2022 23:59:44	Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
15474056	+ Email/PDF: gecsed@recoverycorp.com	May 24 2022 23:59:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15474057	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 24 2022 23:51:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
			US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Corey J. Sacca	on behalf of Debtor James G. Gallatin csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com

District/off: 0315-2

User: auto

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Date Rcvd: May 24, 2022

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Total Noticed: 28

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4